

Docket No.: 31578/44898  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

---

In re Patent Application of:  
Charles M. Cottle

Application No.: 10/597,107

Confirmation No.: 6166

Filed: April 20, 2007

Art Unit: 3695

For: Apparatus, Method and System for a Versatile  
Financial Mechanism and Transaction Generator  
and Interface

---

Examiner: Gregory A. Pollock

**Amendment in Response to Non-Final Office Action Under 37 C.F.R. 1.111**

MS AM  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS**

In response to the Office Action dated January 4, 2010, please amend the above-identified U.S. patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.